

SUBORDINATION AGREEMENT

Prepared by:
Bank of Bartlett
6281 Stage Rd
Bartlett, TN 38134

Return to:
LSI
700 Cherrington Pkwy.
Coraopolis, PA 15108
412-299-4000
ELS # 7029800

Grantor/Mortgagor: Amanda L Clayton
2693 Olivia Ln
Southaven, MS 38672
Bank of Bartlett

Grantee/Mortgagee: Bank of America, N.A..
101 South Tyron Street
Charlotte, NC 28255

Abbreviated Legal Description: Lot 55, Section C, Summit Park Subdivision, in Section 21,
Township 1 South, Range 7 West, De Soto County, Mississippi

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THIS INSTRUMENT PREPARED BY AND RETURN TO:
 Bank of Bartlett
 6281 Stage Rd.
 Bartlett, TN 38134
 Loan Servicing Department

SUBORDINATION AGREEMENT

THIS INDENTURE made and entered into this 7th day of October, 2009.

WITNESSETH:

WHEREAS, Amanda L. Clayton executed a Deed of Trust unto W. Arthur Sandridge, Trustee, to secure indebtedness to the Bank of Bartlett in the amount of \$30,380.00 of record in BK 2, 508 PG 661, in the Register's Office of Desoto County, Mississippi.

WHEREAS, the undersigned Bank of Bartlett was and is the owner and holder of the indebtedness secured by the aforesaid Deed of Trust secured by the borrower's real Property municipally known as 2693 Olivia Lane, Southaven, MS. 38672 .

WHEREAS, by the terms of said Deed of Trust; the owner and holder, Bank of Bartlett agreed to subordinate and waive the priority of the lien of said Deed of Trust in favor of a permanent loan to be made on the property in and secured by said Deed of Trust.

NOW, THEREFORE, for and in consideration of the premises and in accordance with the terms of the Deed of Trust of record in BK 2, 508 PG 661, in said Register's Office, the undersigned do hereby consent, covenant and agree as follows:

That the lien of the aforesaid Deed of Trust of record in BK 2, 508 PG 661, in said Register's Office, is hereby made subordinate to, inferior to and secondary to in each and every respect to the lien of Bank of America, N.A., in the principal amount of \$118,000.00 executed on or about this date by Amanda L. Clayton Pecor.

IN WITNESS WHEREOF, the undersigned the Bank of Bartlett have caused this instrument to be executed by and through its duly authorized officers the day and year above written.

BANK OF BARTLETT

BY: Linda Nichols
 Linda Nichols

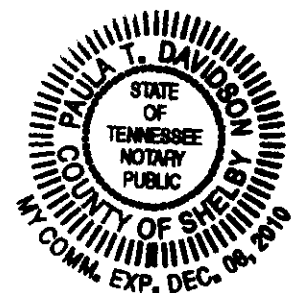
STATE OF TENNESSEE
 COUNTY OF SHELBY

Dated this 7th day of October, 2009, before me, the undersigned a Notary Public in and for the County and State, aforesaid, personally appeared **Linda Nichols**, with whom I am personally acquainted and who upon oath acknowledged herself to be the Vice President of Bank of Bartlett, the within named bargainer, a corporation, and she as such Vice President, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by herself as such Vice President.

Witness my hand and Notary Seal at office the day and year above written.

Paula T. Davidson
 Notary Public

My Commission Expires: 12-8-2010



Loan # : 211712035

Exhibit A

LEGAL DESCRIPTION

The following described property:

Situated in the County of DeSoto, State of Mississippi, together with all improvements and appurtenances thereon more particularly described as follows:

Lot 55, Section C, Summit Park Subdivision, in Section 21, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 88, Page 34, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Assessor's Parcel No: 107521080 0005500